

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM J. TESTA  
BARBARA A. TESTA  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:11-26992

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/15/2011 and confirmed on 1/20/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		117,956.00
Less Refunds to Debtor	51.89	
TOTAL AMOUNT OF PLAN FUND		117,904.11
		<hr/>
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,671.00	
Trustee Fee	4,049.57	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,720.57

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	NATIONSTAR MORTGAGE LLC*	0.00	0.00	0.00	0.00
	Acct: 3682				
	GREEN TREE SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 0099				
	NATIONSTAR MORTGAGE LLC*	0.00	0.00	0.00	0.00
	Acct: 4198				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX4548				
	MUNHALL BOROUGH (RE TAX)	4,122.00	4,122.00	513.50	4,635.50
	Acct: XXXXXXXXXXXX7-10				
	COUNTY OF ALLEGHENY (R/E TAX)*	1,256.92	1,256.92	201.43	1,458.35
	Acct: XXXXXXXXX8-11				
	STEEL VALLEY SD (MUNHALL) (RE)	9,693.83	9,693.83	1,203.86	10,897.69
	Acct: H064				
	COUNTY OF ALLEGHENY (R/E TAX)*	635.41	635.41	0.00	635.41
	Acct: XXXXXXXXXXXXXXXX INT				
	COUNTY OF ALLEGHENY (R/E TAX)*	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX8-11				
	COUNTY OF ALLEGHENY (R/E TAX)*	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX INT				
	PITTSBURGH WATER & SEWER AUTH*	0.00	0.00	0.00	0.00
	Acct: XXXXXX5;11				
	PNC BANK NA	0.00	49,303.78	0.00	49,303.78
	Acct: XXX5524				
					66,930.73

Priority				
	SHAWN N WRIGHT ESQUIRE	2,671.00	2,671.00	0.00
	Acct:			
	WILLIAM J. TESTA	0.00	0.00	0.00
	Acct:			
	WILLIAM J. TESTA	51.89	51.89	0.00
	Acct:			

\* \* \* N O N E \* \* \*

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	DUQUESNE LIGHT COMPANY(*) Acct: 3009	573.31	573.31	0.00	573.31
	OAK HARBOR CAPITAL IV LLC Acct: 4541	2,966.97	2,966.97	0.00	2,966.97
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 7962	1,909.52	1,909.52	0.00	1,909.52
	COLLECTION SERVICE CENTER INC Acct: ?	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 4499	15,425.55	15,425.55	0.00	15,425.55
	GE CAPITAL RETAIL BANK Acct: 5401	2,125.00	2,125.00	0.00	2,125.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 2500	3,881.39	3,881.39	0.00	3,881.39
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 3669	2,326.94	2,326.94	0.00	2,326.94
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 7441	4,093.94	4,093.94	0.00	4,093.94
	CAPITAL ONE NA** Acct: 9383	3,063.39	3,063.39	0.00	3,063.39
	DEPARTMENT STORES NATIONAL BANK Acct: 0569	3,294.51	3,294.51	0.00	3,294.51
	QUANTUM3 GROUP LLC AGNT - MOMA F Acct: 5418	4,480.84	4,480.84	0.00	4,480.84
	MIDLAND FUNDING LLC BY AMERICAN IN Acct: 4680	111.45	111.45	0.00	111.45
	S JAMES WALLACE ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFREY HUNT Acct:	0.00	0.00	0.00	0.00
					<hr/> 44,252.81

TOTAL PAID TO CREDITORS	111,183.54
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TOTAL	
CLAIMED	0.00
PRIORITY	15,708.16
SECURED	44,252.81

Date: 08/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM J. TESTA  
BARBARA A. TESTA  
Debtor(s)Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:11-26992

Chapter 13

Document No.:

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William J. Testa  
 Barbara A. Testa  
 Debtors

Case No. 11-26992-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Aug 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2016.

db/jdb +William J. Testa, Barbara A. Testa, 3930 Fairfield Avenue, Munhall, PA 15120-3438  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 r +Northwood Realty Services, 5301 Clairton Blvd., Suite C, Pittsburgh, PA 15236-2768  
 13287381 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100  
 13230503 +Bank of America, 450 American Street, Simi Valley, CA 93065-6285  
 13331454 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13230504 +Borough of Munhall, c/o Donald Fetzko, Esquire, 714 Lebanon Road, West Mifflin, PA 15122-1030  
 13230505 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, PO Box 85520, Richmond, VA 23285-5075)  
 13230515 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13230506 +Citibank Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 13230508 County of Allegheny, c/o Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200  
 13289689 +County of Allegheny, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107  
 13241116 +Department Stores National Bank/Macy's, C/O Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13230513 +Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 13230514 +John Williams, 707 Muldowney Avenue, West Mifflin, PA 15122-1130  
 13230516 +Larry Schamus, 304 Emerson Avenue, Munhall, PA 15120-3174  
 13230517 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 13615885 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
 13237535 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13230518 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13289690 +Pittsburgh Water & Sewer Authority, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107  
 13230519 +Steel Valley School District, c/o Donald C. Fetzko, Esquire, 714 Lebanon Road, West Mifflin, PA 15122-1030  
 13230520 +Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 01 2016 10:35:21  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/PDF: rmsciedi@recoverycorp.com Sep 01 2016 10:26:18  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13230507 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 01 2016 10:30:24 Collection Service Center, 839 Fifth Avenue, New Kensington, PA 15068-6303  
 13230509 E-mail/Text: mrdiscen@discover.com Sep 01 2016 10:29:16 Discover, P.O. Box 8003, Hilliard, OH 43026  
 13237432 E-mail/Text: mrdiscen@discover.com Sep 01 2016 10:29:16 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13323607 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 01 2016 10:31:06 Duquesne Light Company, c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
 13312047 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2016 10:25:35 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13301189 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2016 10:26:06 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13230510 +E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2016 10:25:34 GE Money Bank, P.O. Box 103104, Roswell, GA 30076-9104  
 13230511 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2016 10:25:05 GEMB/JC Penneys, PO Box 103126, Roswell, GA 30076  
 13230512 +E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2016 10:26:06 GEMB/Lowes, PO Box 103104, Roswell, GA 30076-9104  
 13620678 E-mail/Text: bankruptcy.bnc@gt-cs.com Sep 01 2016 10:29:37 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 13538108 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 01 2016 10:36:05 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 13297009 +E-mail/Text: bncmail@w-legal.com Sep 01 2016 10:30:42 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13314843 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 01 2016 10:26:11 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13527192 E-mail/PDF: rmsciedi@recoverycorp.com Sep 01 2016 10:26:18 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
 13440188 E-mail/Text: bnc-quantum@quantum3group.com Sep 01 2016 10:29:42 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Aug 31, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13527193 E-mail/PDF: rmscidi@recoverycorp.com Sep 01 2016 10:25:19  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13242055 +E-mail/Text: bncmail@w-legal.com Sep 01 2016 10:30:35 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr BANK OF AMERICA, N.A.  
cr Bank of America, N.A., successor by merger to BAC H  
cr Bank of America, N.A., as Servicer  
cr Duquesne Light Company  
cr Pittsburgh Water & Sewer Authority  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
cr\* 13653298\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13267637 ##+Bank of America, N.A., 475 Crosspoint Pkwy, Getzville, NY 14068-1609  
TOTALS: 6, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Allison F. Wells on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,  
fedphe@hotmail.com;amber.zinski@phelanhallinan.com  
Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winneccour cmeccf@chapter13trusteevdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Shawn N. Wright on behalf of Joint Debtor Barbara A. Testa shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com  
Shawn N. Wright on behalf of Debtor William J. Testa shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com  
Stuart P. Winneg on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home  
Loans Servicing, LP fka Countrywide Home Loans Servicing, LP swinneg@udren.com, cblack@udren.com  
TOTAL: 11